

Snell & Wilmer

LLP

LAW OFFICES

One Arizona Center
400 East Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6000
Fax: (602) 382-6070
www.swlaw.com

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FROM: Howard Sobelman

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RE: U.S. Serial No. 09/712,743

MESSAGE:

Amendment and Reply (15 pgs.)

Thank you.
Howard Sobelman

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CLIENT MATTER NO.: 49335.0400

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Date: January 5, 2006By: Rebecca O. Min**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Patnode, et al.	Docket No.:	49335.0400
Serial No.:	09/712,743	Examiner:	Yasin M. Barqadle
Filed:	November 14, 2000	Group Art Unit:	2153
Title:	SYSTEM AND METHOD FOR CREATING FINANCIAL ADVICE APPLICATIONS	Confirmation No.:	9259

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action dated October 7, 2005, of which this Reply is filed within the shortened three month statutory period for reply, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 13 of this paper.

AMPF No. IP199900773
1764257.2